

Desk Reference for Agents



# THE CHUBB COLLECTOR CAR INSURANCE PROGRAM

*from Chubb Personal Insurance*



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## Key Benefits for All Agents

- Chubb no longer has an exclusive agency relationship for collector car business.
- Chubb can now consider collector car opportunities directly from all CPI producers.
- Chubb is now “open for business” for monoline collector cars.
- Great way to keep all of a client’s accounts in one place and improve overall account retention.
- Legendary Chubb claim service ensures less work for you at the time of a claim.
- Competitive price makes it easy to close the deal.
- Same great product. Same great service.

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## Key Selling Points for Customers

### Coverage

- **High limits for comprehensive, collision and liability coverages.**
  - Large or small, we can accommodate collections of all sizes and values.
  - Liability limits available up to \$50 million.
- **Coverage for newly acquired collector cars worldwide.**
- **No mileage restrictions.**
- **“Agreed Value” coverage that can increase with the value of the car.** Once we agree on a value, it is locked in for the policy term. That’s the exact amount your customer will receive if the car is stolen or totaled in a covered loss. And, with proper notice, coverage can be increased to reflect market value anytime prior to a loss.
- **No deductible.**
- **Fair replacement of parts.** After a covered loss, our claim practice restores the car to its pre-accident condition and authenticity.
- **\$750 for “loss of use.”** To address your customer’s immediate concerns after a covered loss for items such as car rentals, meals, lodging and other reasonable incidentals that may be needed when a covered loss occurs more than 50 miles from his/her closest residence.
- **Off-premises coverage.** Coverage for fire, explosion and many other perils while the car is in a repair shop.

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## Key Selling Points for Customers

### Services – Before and After a Loss

- **30 years of experience insuring collector cars for over 75,000 customers.**
- **Safety and security inspections of garages or storage facilities.** Chubb offers this complimentary service for collections valued at \$1 million or more. The comprehensive review includes a written report with recommendations to maximize safety and minimize exposures to theft and other losses.
- **Towing.** If the car is disabled as a result of a covered loss, we'll pay the fair cost to move the vehicle to the insured's shop of choice using the insured's **transport of choice** (tow truck, flat bed, etc.).
- **Choice of body shop.**
- **Referrals to top renovation specialists when needed.**
- **Fast and responsive claim handling via 1-800-CLAIMS-0.**

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## General Underwriting Guidelines for Collector Vehicles

Chubb will entertain new collector car risks provided that they meet the following guidelines:

- All operators in the household must have good driving records.
- The vehicle should not be operated by anyone under the age of 25.
- Operator should have experience operating similar vehicles (*i.e.*, high performance).
- There is one regular-use vehicle per operator.
- It is intended that the vehicle is used primarily for collector car purposes.
- The vehicle is not used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing or speed contest.
- The vehicle is not used on a racetrack, test track or any other course of any kind.
- The vehicle is garaged.

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## Marketing Tools

- *Chubb Collector Car Brochure, Exceptional Insurance for the Exceptional Car*, Form 01-01-0271.
- *Chubb Collector Car Agent's Desk Reference*, Form 01-01-0272.
- *Chubb Collector Car Agent's Frequently Asked Questions*, Form 01-01-0278.
- *Chubb Collector Car Agent's Guide for Quoting and Issuing Coverage*, Form 01-01-0279.
- *Chubb Collector Car Underwriting Supplement Form*, Form 01-10-1515.
- *Chubb Collector Car High Value Supplemental Information Form*, Form 01-10-1514.

**All marketing tools are available through your local marketing specialist.**

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## How to Get Started

To process a Chubb Collector Car policy today, call your Chubb underwriter. For immediate questions or comments regarding the Chubb Collector Car Insurance Program, contact your local Chubb marketing specialist.



**YOU WANT THE BEST?  
GO WITH CHUBB.**



**CHUBB  
PERSONAL  
INSURANCE**

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[www.chubb.com/personal](http://www.chubb.com/personal)

Photo by Michael Furman. Cover – 1959 Cadillac.

Chubb refers to the insurers of the Chubb Group of Insurance Companies. Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. The coverages and services described in the literature are not available in all jurisdictions. Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. Evaluation for any hazard or condition does not mean that it is covered under any policy.

Form 01-01-0272 (Rev. 3/08)